

Timo's HomePage



Petaluma Real Estate E-News and Listings

March, 2010

Welcome to the On-Line Edition of Timo's Popular HomePage

Click [here](#) if you would like to add a friend, neighbor or family member to Timo's email list, or to unsubscribe

Timo Makes a Move to Keller Williams Realty

Petaluma's current **People's Choice Realtor, Timo Rivetti** has made a strategic move to join Southern Sonoma County's newly launched Keller Williams International Realty brokerage as a Broker/Associate Core Team Partner.

Timo makes this well-timed move with motivation for providing superior client service as a continuing priority in today's market.

"I am committed to maximizing my proven negotiation, sales and client service skills within an innovative, energized, professional environment backed by an advanced support team and Keller Williams' conviction to serving our customers with the highest standards of integrity and professionalism," says Timo, retaining the same email, website and phone numbers for a smooth transition.

Founded in 1983, Keller Williams Realty International now ranks as the third largest real estate franchise organization in the United States.

"I'm extremely excited about my new affiliation with Keller Williams," says Timo. *"I believe this move will greatly enhance my proven, leading real estate services here in Southern Sonoma County."*

As with every other market sector of the U.S. today, Timo believes it is imperative for real estate professionals to match the pace of environmental, legal and technological advances within the industry, while remaining hands-on and involved in the community.

"A dedicated, full-service support team will fully enable me to meet the needs of my discerning and highly valued clients," he says.



- **Entrepreneur Magazine Franchise 500® List** - #1 Real Estate Franchise, #60 Overall Franchise Company
- **J. D. Powers and Associates** - Highest Overall Satisfaction For Home Buyers Among National Full Service Real Estate Firms, Two Years in a Row
- **Swanepoel Trends Survey** - Most Recognizable Real Estate Franchise for 2009
- **Inc. Magazine** - Listed as one of the Top 5000 Fastest Growing Private Companies in America, 2009
- **American Business Awards**- Sales Training or Coaching Program of the Year-Stevie Award
- **Franchise Times** - Top Quartile of Franchise Operations in the U.S., 2009

Keller Williams International Realty office is located at:

1183 N. McDowell Blvd Suite 130 Petaluma 94954 across from Club One

Timo's Featured Listings

Explore West Petaluma's Ultimate Address

Historic **30 Brown Court** has been getting a lot of attention from prospective buyers this early Spring season. Don't miss your opportunity to call one of West Petaluma's most gracious, vintage estates, your family's new home. This charming, 4 bedroom/3 bathroom 3,387 sq ft 1924 Dutch Colonial home is nestled in a private, park-like setting that includes an additional 1 bedroom/1 bathroom pool side cabana and guest/studio carriage house above a 2 car garage.

Offered at \$1,849,000



Offered at \$569,000



Walk to Helen Putnam Park

from Peaceful 190 Windsor Drive

Backing on to tranquil, open space, this attractive 4 bedroom/3 bathroom home boasts \$2,388 square feet of living space and access to several parks and hiking trails. Priced well, all that's needed are your own personal designer touches. Entertainer's backyard, hardwood floors, fireplace in large, master suite.

Offered at \$475,000



Tour This Scenic, 4.6 Acre

Buildable Lot - Tomales Road

Absolutely gorgeous, gently sloping 4.6 acre building lot located along the approach to the historic hamlet of **Tomales**, just 20 minutes west of Petaluma and 10 minutes from Dillon Beach. Surrounded by mature trees, property has 12.5 GPM well and a mound system for a 4 bedroom country home.

Interest Rates Still at Record Low

"Today's rates are nothing short of a terrific opportunity," says Timo

*"If you are thinking of making a move, don't miss this prime time to secure a safe and predictable 25 year low, fixed mortgage rate. - **The time to Buy is NOW**"*



Mortgage rates are maintaining record lows reached last fall, making it incredibly cheap at this point in time to finance the purchase of a home.

The average rate for a 30-year, fixed-rate mortgage (still the most popular way to finance a home), was 5.15% in latest weekly surveys of major lenders taken at the end of February.

That's only a fraction higher than the record 5.00% recorded last November, the lowest average rate in 25-years.

Search an extensive database of mortgage rates at interest.com, and it is still possible to find lenders offering 30-year, fixed-rate loans for 4.875% or less with no points and fees of \$2,000 or less.

That equates to your principal and interest payments being just \$530 a month for every \$100,000 borrowed. (Use a mortgage calculator to see the payment for any loan, any amount, rate and term.)

If you choose to pay a point or two, you may well be able to cut that rate to 4.5% and lower your payments to \$507 a month for every \$100,000 borrowed.

By historical standards, a 30-year, fixed-rate loan that costs less than 6.5% is a great deal. *"That makes today's rates nothing short of a terrific opportunity,"* says Timo.

If you qualify for one of these loans, you are unlikely to have to go through the refinancing process or worry about your mortgage in the future.

Secure, predictable fixed-rate loans carry none of the risks associated with interest-only or adjustable-rate mortgages.

Real Estate experts expect that the average rate on 30-year, fixed-rate loans may well settle between 5.5% and 6.0% by this summer. If you are putting off buying or refinancing a home, now is the prime time to act.

And although banks and mortgage companies have tightened their requirements for mortgages after recklessly lowering their standards during the housing boom, the return to reasonable underwriting standards should not prevent most eligible borrowers from obtaining the loans they want. *"Don't forget that the government's Stimulus package expanded the home-buyer tax credit for first time and repeat home buyers,"* says Timo. *"This one-time tax credit on your primary residence is available for buyers who are in contract on a home purchase by April 30th, 2010 and in completion of escrow by June 30th, this same year."*

And don't forget the fact that you are entitled to write off interest paid on your loan in your annual tax returns.

Keller Williams International Realty office is located at:

1183 N.McDowell Blvd Suite 130 Petaluma 94954 across from Club One